

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BERNARD D. CAMBOU
ROSE-MARIE CAMBOU
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-23987

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/11/2018 and confirmed on 12/12/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		40,197.00
Less Refunds to Debtor	14.95	
TOTAL AMOUNT OF PLAN FUND		40,182.05

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	500.00	
Trustee Fee	1,886.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		2,386.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0152				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 3747				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct: 6C60				
	JORDAN TAX SERVICE INC**	0.00	0.00	0.00	0.00
	Acct: 6C60				
	QUAKER VALLEY SD(SWCKLY)R/E TX**	0.00	0.00	0.00	0.00
	Acct: 6C60				
	SEWICKLEY BOROUGH (RE)	0.00	0.00	0.00	0.00
	Acct: 6C60				

*** NONE ***

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	BERNARD D. CAMBOU	0.00	0.00	0.00	0.00
	Acct:				
	BERNARD D. CAMBOU	14.95	14.95	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	500.00	500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	4,576.71	4,576.71	0.00	4,576.71
	Acct: 4288				
					4,576.71

Unsecured					
	DUQUESNE LIGHT COMPANY(*)	719.11	719.11	0.00	719.11
	Acct: 8450				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: S4Y2				
	MIDLAND FUNDING LLC	5,243.67	5,243.67	0.00	5,243.67

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3526				
	PNC BANK NA	15,685.27	15,685.27	0.00	15,685.27
	Acct: 8682				
	PRA/PORTFOLIO RECOVERY ASSOC	5,924.86	5,924.86	0.00	5,924.86
	Acct: 7923				
	PRA/PORTFOLIO RECOVERY ASSOC	3,289.59	3,289.59	0.00	3,289.59
	Acct: 6265				
	PRA/PORTFOLIO RECOVERY ASSOC	500.50	500.50	0.00	500.50
	Acct: 1611				
	VW CREDIT LEASING LTD	1,734.63	1,734.63	0.00	1,734.63
	Acct: 9529				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 4288				
	VERIZON BY AMERICAN INFOSOURCE LP	121.24	121.24	0.00	121.24
	Acct: 0001				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3526				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ALLEGHENY RADIOLOGY ASSOC++	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct:				
	WORLD FINANCIAL NETWORK	0.00	0.00	0.00	0.00
	Acct:				
					33,218.87
TOTAL PAID TO CREDITORS					37,795.58
TOTAL CLAIMED					
PRIORITY		4,576.71			
SECURED		0.00			
UNSECURED		33,218.87			

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

BERNARD D. CAMBOU
ROSE-MARIE CAMBOU
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-23987

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Bernard D. Cambou
Rose-Marie Cambou
Debtors

Case No. 18-23987-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 26, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Bernard D. Cambou, 5 Kevin Drive, Sewickley, PA 15143-8523
jdb	+ Rose-Marie Cambou, 5 Kevin Drive, Sewickley, PA 15143-8523
cr	+ Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14929050	+ Allegheny Radiology Associates, 320 East North Avenue, Pittsburgh, PA 15212-4756
14970346	+ Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14929066	+ Northwest Consumer Dis, 1602 7th Ave, Beaver Falls, PA 15010-4012
14929078	+ Volkswagen Credit, Incorporated, Attn: Bankruptcy, PO Box 3, Hillboro, OR 97123-0003

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Mar 27 2024 00:22:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2024 00:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	Mar 27 2024 00:22:00	Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 27 2024 00:22:00	VW Credit, Inc., VW Credit, Inc., 14841 Dallas Parkway, Suite 350, Dallas, Tx 75254, UNITED STATES 75254-7685
14929052	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 27 2024 00:23:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14929051	+ Email/PDF: bncnotices@becket-lee.com	Mar 27 2024 00:33:26	American Express/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14929053	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 27 2024 00:22:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14929054	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 27 2024 00:22:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
14929055	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 27 2024 00:23:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801

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14929058	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:34:03	Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195
14929056	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 27 2024 00:22:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14929057	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:32:56	Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500
14929059	^ MEBN	Mar 27 2024 00:17:41	Collection Service Center, Incorporated, Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
14929060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 27 2024 00:23:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14970370	+ Email/Text: ebnjts@grblaw.com	Mar 27 2024 00:22:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929061	Email/PDF: DellBKNotifications@resurgent.com	Mar 27 2024 00:22:10	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
14963293	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 27 2024 00:23:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14929062	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Mar 27 2024 00:22:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
14929063	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 27 2024 00:23:00	Internal Revenue Service, c/o Insolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14929064	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2024 00:23:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14951046	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2024 00:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14929065	+ Email/Text: angela.abreu@northwest.com	Mar 27 2024 00:22:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
14929068	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2024 00:22:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14967894	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2024 00:22:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14966283	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2024 00:22:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14929067	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2024 00:22:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
14963667	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:32:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930078	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:20:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929069	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:32:44	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14970363	+ Email/Text: ebnjts@grblaw.com	Mar 27 2024 00:22:00	Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929070	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:32:46	Synchrony Bank, 950 Forrer Boulevard, Dayton, OH 45420-1469
14929071	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:32:56	Synchrony Bank/Brook Brothers, Attn:

District/off: 0315-2

User: auto

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14929072	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:34:09	Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Gap, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929073	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:20:45	Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929075	+ Email/Text: jaxbanko@td.com	Mar 27 2024 00:22:00	TD Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
14929074	+ Email/Text: bncmail@w-legal.com	Mar 27 2024 00:23:00	Target, Attn: Bankruptcy Department, Po Box 9475, Minneapolis, MN 55440-9475
14929076	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 27 2024 00:23:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
14966902	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 27 2024 00:22:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14961616	Email/PDF: ebn_ais@aisinfo.com	Mar 27 2024 00:33:32	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14929079	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 27 2024 00:23:00	World Financial Network National Bank, PO Box 182025, Columbus, OH 43218-2025

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970372	*+	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929077	##	Toyota Motor Credit Company, PO Box 15012, Chandler AZ 85244-5012

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-2

User: auto

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Form ID: pdf900

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Daniel P. Foster

on behalf of Joint Debtor Rose-Marie Cambou dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Bernard D. Cambou dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Quaker Valley School District jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Sewickley jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 11